

for the convenience of my spouse and my dependents, to open such new accounts as Attorney shall think to be desirable for the accomplishment of any of the purposes enumerated in this section, and to pay the items charged on such accounts by any person authorized or permitted by me to make such charges prior to the creation of this power;

5. To continue the discharge of any services or duties assumed by me prior to the creation of this power or thereafter, to any relative or friend of mine;

6. To supervise, compromise, enforce, arbitrate, defend or settle any claim by or against me arising out of property damages or personal injuries suffered by or caused by me, or under such circumstances that the loss resulting therefrom will, or may fall on me; or to intervene in any action or proceeding relating thereto;

7. To continue payments incidental to my membership or affiliation in any church, club, society, order or other organization or to continue contributions thereto;

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8. To demand, to receive, to obtain by action, proceeding or otherwise any money or other thing of value to which I am or may become or may claim to be entitled as salary, wages, commission or other distribution upon any stock, or as interest or principal upon any indebtedness, or any periodic distribution of profits from any partnership or business in which I have or claim an interest, and to endorse, collect or otherwise realize upon any instrument for the payment so received;

9. To prepare, to execute and to file all joint or separate tax, social security, unemployment insurance and information returns for any years required by the laws of the United States, or of any state or subdivision thereof, or of any foreign government, to prepare, to execute and to file all other papers and instruments which Attorney shall think to be desirable or necessary for safeguarding me against excess or illegal taxation or against penalties imposed for claimed violation of any law or other governmental regulation, and to pay, to compromise, or to contest or to apply for refunds in connection with any taxes or assessments for which I am or may be liable, to consent to any gift for gift tax purposes and to utilize any gift splitting provision, or to make any tax election;

10. To execute, to acknowledge, to verify, to seal, to file and to deliver any application, consent, petition, notice, release, waiver, agreement or other instrument which Attorney may think useful for the accomplishment of any of the purposes enumerated in this section;

11. To hire, to discharge, and to compensate any attorney, accountant, expert witness or other assistant or assistants